

Abstract

A system for issuing cyber payment means (cyber notes, cyber checks, cyber payment certificates, etc.) marked with business identification information, on a computer network, and a method thereof are provided. The method has the steps of

5     (a) a server computer on the computer network, receiving information including business identification information and the number of a current account from a user and storing the information by user in a database managed by the server computer;

(b) at the request of a user accessing the server computer, issuing a cyber payment means marked with at least a unique number of the payment means, a business

10 identifier of the corresponding user, and the amount of money, and storing the issued cyber payment means by user in the database; and (c) if a first user, who has the issued cyber payment means, performs payment for a second user, using the cyber payment means when the first user is connected to the server, the cyber payment means being moved from the first user to the second user inside of the database.

15 According to the method and system, since transaction processing by the cyber payment means can be performed only when the server computer is connected, the security problem of existing network-type electronic money can be solved. Business identification information marked on the cyber payment means enables to obtain transparency of transactions. Also, since a cyber promissory note or a cyber check denoting a large amount of money can be divided and transferred,

20 payment means denoting large amounts of money can be utilized as payment means for small amounts of money.